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**WILLIAM LAWRENCE MUCKELROY, P.C.**

**COUNSELLORS AND ATTORNEYS AT LAW**

EWING PROFESSIONAL BUILDING, SUITE 3A

1901 NORTH OLDEN AVENUE

TRENTON, NEW JERSEY 08618-2101

(609) 882-2111

FAX (609) 883-3322

E-MAIL <http://patent.lawyers@prodigy.net>

PRACTICE LIMITED TO PATENT, TRADEMARK AND COPYRIGHT LAW

WILLIAM L. MUCKELROY, P.C. \*\*

GARY N. LIPSON \*\*

JAMES E. CARTY III, P.C. \*\*

ARTHUR L. LESSLER \*  
OF COUNSEL

\* CERTIFIED PATENT ATTORNEY

■ MEMBER N.J. & PA BARS

\* MEMBER N.J. & D.C. BARS

\* MEMBER N.J. & N.Y. BARS

**NEW YORK OFFICE**

11 PENN PLAZA

FIFTH FLOOR

NEW YORK, N. Y. 10001

(212) 741-9238

**PLAINFIELD OFFICE**

33 WOOD AVENUE SOUTH

SUITE 600

ISLELIN, N.J. 08830

(732) 699-9000

REPLY TO TRENTON OFFICE

Honorable Commissioner of Patents  
Washington, D.C. 20231

June 15, 2001

Re: Patent Application; An Automated System for Borrowers and Savers;  
Our File No. 2110/12/99

Dear Sirs:

Enclosed herewith for filing are the following:

1. Patent Application for U.S. Letters Patent and Drawings.
2. Combined Declaration and Power of Attorney in Original Application.
3. Verified Statement Claiming Small Entity Status.
4. Form 1449.
5. Copies of Prior Art.
6. Filing Fee Check for \$355.00.

7. Postcard to be returned to us.

Very truly yours,

William Lawrence Muckelroy, Esq.

Registration No. 26,961

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Enclosures: Application and Drawings; Declaration and Power of Attorney; Verified  
Statement Claiming Small Entity Status; Form 1449; Copies of Prior Art;  
Check for \$355.00; Postcard

cc: Leo Kayser III